



December, 2007  
Volume 3 Issue 3

# HIGHGROUND

Highground is a publication of Montana's Department of Natural Resources and Conservation, Floodplain Management Program. Funding from FEMA makes this newsletter and other state floodplain management activities possible.

***It's coming, the  
AMFM  
Conference:***

**Missoula  
March 17-21, 2008  
Doubletree Inn**

**See back page**

*The Montana  
DNRC Floodplain  
Management  
Program is  
funded, in part by  
FEMA to promote  
common sense  
planning and  
development in  
flood prone areas  
through  
education, for the  
benefit of public  
health, safety and  
welfare.*

## Flood Map Modernization Phase II

Funding for Flood Map Modernization Phase I will end this federal fiscal year. At that time, FEMA will have met their goal of having 92% of the Nation's population mapped. However, FEMA still has the overall goal of mapping 100% of the population as well as maintaining those maps that have already become effective through the Map Modernization Process.

Towards that effort, FEMA has drafted a concept paper entitled "FEMA's Flood Map Modernization – Preparing for FY09 and Beyond: Integrated Flood Data Update, Risk Assessment, and Mitigation Planning". FEMA states that the concepts being considered will enable them to improve, maintain, and expand the flood

hazard identification accomplished in Map Modernization and leverage more benefits and community action from updated NFIP maps. These concepts include:

- Addressing flood hazard data engineering update needs identified in Flood Map Modernization for areas impacted by levees and coastal high hazard areas,
- Maintaining the flood hazard data and maps updated in Map Modernization,
- Meeting the statutory requirement to process Letters of Map Change (LOMCs), and
- Leveraging the

benefits and community action based on NFIP maps through integrated flood hazard data updates, risk assessment, and mitigation planning.

In Montana, we will have approximately 70% of the population mapped or in the mapping process by the end of this federal fiscal year. However, that is only in 21 of our counties; some of those counties being only partially mapped. Therefore, the Map Mod Phase II will be crucial to the completion of Montana's mapping.

The draft concept paper is available on FEMA's website at [http://www.fema.gov/pdf/planning/mapmod\\_phaseii\\_concept\\_paper\\_june\\_1\\_release.pdf](http://www.fema.gov/pdf/planning/mapmod_phaseii_concept_paper_june_1_release.pdf).

## Insurance Premiums Reduced in Flathead County

The diligent work of the Flathead County Planning and Zoning Office has resulted in a Community Rating System (CRS) Class 8 that provides a 10% discount on flood insurance premiums for county residents. Flathead County applied for a higher rating by drastically increasing their community outreach efforts and coordination with other agencies and communities.

This effort has lead to an additional 5% saving increase over the community's previous Class 9 rating.

Participation in the CRS program can provide monetary benefits to the community by proactively administering their floodplain programs. The CRS program is administered by the Insurance Service Office Inc. (ISO), an insurance organization that provides support to FEMA for this program.

To find out how your community can participate in the CRS program or improve their rating, contact

Kerry Redente  
ISO / CRS Specialist  
12500 County Road 258  
Salida, CO 81201  
[kredente@iso.com](mailto:kredente@iso.com)  
(719) 539-6501



*From the Desk of  
Traci Sears-Tull,  
State NFIP Coordinator*

"Those who cannot remember the past are doomed to repeat it." George Santayana's famous quote from Reason in Common Sense is a key to successfully administering a flood program. Lenders and insurance companies are reviewing history and disaster potential for new clients. They are utilizing common sense, the unauthorized theme of Montana's Floodplain Program. Simply put, history is essential in understanding the patterns of flooding in

your community.

DNRC staff is vigilantly working to reorganize our historical information in the hopes of better serving the communities and eventually making the information available in digital format. It is giving us a glimpse of previous floods and some valuable information to have on hand when visiting and speaking with communities. It is information that should be used when development is occurring within a community. Common

sense tells us not to build a basement for a structure in the 100-year or even 500-year floodplain. Common sense tells us that building 10 feet from the bank of a large tributary is not a good idea. The Montana history we are uncovering is showing us the devastating outcomes when common sense is ignored. Communities throughout Montana have a tremendous amount of historical information. Use this information to intelligently shape your community.

## Flood History in Montana

The photos show a train wreck as a result of a flash flood near Terry, Montana. Can you name the year?

*Photos acquired from Mary Haughian of Terry, Montana*



View more Montana flood photos on our updated website:  
<http://www.dnrc.mt.gov/wrd/water%5Fop/floodplain/>



On June 19 of **1938**, 47 people died and 75 were injured when a westbound Milwaukee fast train carrying 155 passengers and a crew of 10 derailed after a cloudburst washed out the Custer Creek bridge near Terry, Montana. The 11-car train was traveling

approximately 50 miles per hour when the trestle gave way at 12:35 a.m., swallowing seven of the cars.

The story gets more interesting. Mary Haughian, who furnished the photos, also provided

some handwritten notes. She described how a 19-year old woman, Evelyn Dunaway, survived the wreck. Evelyn had been thrown out of the train window and was hung up for 3-hours in cold water. Eventually she was rescued by a "train man", who saw her blond hair in

the nighttime darkness. Evelyn, who was from Illinois, returned to visit the wreck site over sixty years after the incident! It had been something she had always wanted to do. Mary Haughian reports that she and Evelyn had a great visit and continue their relationship as pen pals.

## Focus on a FPA with a Passion for Pets

Portions of an article reprinted with permission from the Daily Inter Lake, September 2, 2007

By AMY MAY

Planner spends time finding homes for shelter animals.

When Kirsten Holland told a friend she'd do her the favor of transporting a few animals from the Flathead County Animal Shelter to her home in Eureka, Holland didn't think twice. But she never thought the simple favor would turn into a passion she'd devote hours of her time to every day.

Now, in addition to her demands as a full-time planner and floodplain manager for the county, Holland, 38, works endless hours for Friends of the Shelter, rescuing and fostering animals from around the Flathead Valley.

Growing up in San Diego, Holland was an animal lover from Day One. Even after college when Holland was living in San Francisco, working for the San Francisco Foundation in neighborhood planning and community development, she was rescuing dogs off the street.

In 2003 Holland moved from San Francisco to the Flathead Valley to be closer to her parents in Bigfork. She took a job as a grant writer for Flathead County, but by June 2004 she jumped at the opportunity to work in the Flathead County Planning Office. She said it was the changes she saw around the county that motivated her to work in land-use planning. "I thought 'I don't want this place to turn into where I just came from,'" Holland recalled. "I wanted to help shape the growth."

For three years she's seen firsthand an enormous amount of growth, first as a planner and more recently as a floodplain manager. For eight hours a day, often more, Holland walks county residents and developers through the process of floodplain and subdivision applications. Applications are meticulously reviewed for compliance with regulatory documents and reports are prepared for the planning board and the county commissioners. The work is difficult and draining.

Holland said the hardest part of her job is watching open space turn into subdivisions. "The long-time residents don't want to subdivide," Holland observed. "But they want to feed their families and leave something for their grandchildren."

The public can be a tough customer, she added, "but they do reward you 100 times over when you are truthful and respect their viewpoint." When 5 O'clock rolls around, Holland switches gears and begins her work rescuing animals.

Her boss, Assistant Planning Director B.J. Grieve, agrees. "As long as Kirsten fulfills her works for the planning department, which she does, then any work she does for the shelter is both admirable and appreciated," he said. According to Grieve, Holland manages to balance the two jobs very well, even if it means putting in many extra hours.

City-County Health Director Joe Russell credits Holland and others for the recent significant drop in euthanizations at the shelter.



Kirsten Holland loads up Gus, a 12-year-old Lab mix, into the backseat of her car Saturday after rescuing him from the Flathead County Animal Shelter.

Holland rescued more than 50 dogs in August. Garrett Cheen/Daily Inter Lake

He said he admires the gusto with which Holland approaches all aspects of her life. "When you are as passionate about something the way she is about animals, you're going to be passionate about everything in your life," he said of her dedication to her work for the county. "She is just so hell-bent on getting the animals out of the shelter."

In August, Friends of the Shelter rescued 55 animals, 40 dogs and 15 cats.

Currently nine dogs, five cats, one mule, one llama and nine horses have a home at the Holland household in Eureka.

She describes her husband, Randall, as a saint for putting up with her long hours, whether it's at planning-board meetings or helping out at the shelter.

A love of animals is what holds the couple together, she said.

Even Holland, who knows the rules of fostering, has a hard time letting go of foster pets once their new home is found. Every little bit helps, she said. If you can't adopt, take a dog for a walk, play

with a cat, let them know they haven't been forgotten. "I do this because feeling sorry for the animals does no good," she said. "I was lazy for a long, long time, thinking that all my love and compassion would change something for them. But you have to act."

Reporter Amy May may be reached at 758-4459 or by e-mail at [amay@dailyinterlake.com](mailto:amay@dailyinterlake.com)

Notes: Kirsten commented that it is really a team effort to help the animals. She doesn't do this work on her own.

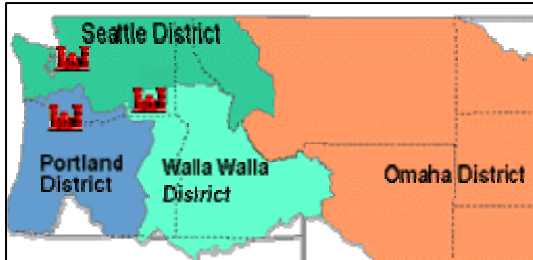
**Congratulations and well wishes are extended to Kirsten as she started a new job as Director of the Animal Shelter in the Flathead Valley on November 16th! Thank you Kirsten for the contributions you made to the floodplain management.**

Send stories about other Floodplain Administrators to [mguokas@mt.gov](mailto:mguokas@mt.gov) for inclusion in future newsletters.



## US Army Corps of Engineers, Omaha District

Map Showing Districts within the Northwestern Division of the USACE



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*Flood Plain Management Services are available to local governments and Indian Tribes at no charge.*

Managing floodplains in the state of Montana is done in collaboration with many agencies. The US Army Corps of Engineers (USACE) is one partner working to reduce the risk of flood damage. The area east of Montana's Continental Divide falls within the jurisdiction of USACE's Omaha District. Areas west of the Divide are in the Seattle District. Representatives from the Omaha District met with Montana's Floodplain staff in late October to build and strengthen their partnership. Current USACE floodplain projects

work in Yellowstone County, Livingston, Miles City, and Nashua were also discussed.

Continued collaboration and information sharing is planned for flood mapping and flood studies as well as funding in Montana.

Certifying federal levees is completed by the USACE. According to Omaha District representatives, the USACE headquarters requires that all federal levee certification work be funded locally. Levees designed and constructed by the USACE to protect from the 1% annual flood event are initially certified according to National Flood Insurance Program requirements by the USACE at the time of construction. Future federal levee certification is to be funded by the local project sponsor. The Corps of Engineers District offices are

available to work with project sponsors in developing data for levee certification.

The USACE's Flood Plain Management Services (FPMS) offers has several programs that provide a full range of technical services and planning guidance to support effective flood plain management. Services are provided to local, regional, and state governments as well as Indian Tribes, and other non-Federal Public agencies at a cost-share and without charge depending upon the program. For more information about USACE floodplain programs contact Randall L. Behm at 402-221-4596. His e-mail is [randall.l.behm@usace.army.mil](mailto:randall.l.behm@usace.army.mil)

## Applying for a PDM or HMGP Grant ?

The Pre-Disaster Mitigation grant program is a National competition. Project grants are selected from hundreds of National projects, but many projects do not get funded because of funding shortfalls. Starting with the 2008 non-disaster grant cycles, if the grantee does not award subgrants,

or the subgrantee is not ready or willing to begin their projects after award within the outlined timeframes below, the set-aside dollars for that project will be returned to the National pot for re-distribution. These and other guidelines apply to all non-disaster grants as well as HMGP grants.

States will notify subgrantees within 10 working days following FEMA's notification of projects selected for further review.

Once notified, subgrantees must be ready and willing to provide information and documentation within 45 days to FEMA for the environmental review.

Upon notification by FEMA, States will award subgrants within 60 days.

Subgrantees must begin work on their projects within 45 days following notification of the final award by the State and show progress each quarter.

Additional guidelines apply; contact Kent Atwood, State Hazard Mitigation Officer at 841-3960 for more information.

## Rain, Hail and Snow Tracking

Participate in measuring precipitation through COCORaHS (Community Collaborative Rain, Hail and Snow Network). CoCoRaHS is a grassroots volunteer network of backyard weather observers working together to measure and map precipitation (rain, hail and snow) in their local communities. By using low-cost measurement tools, training and education, and utilizing an interactive Web-site, <http://www.cocorahs.org/> they provide the highest quality data for natural resource, education and research applications.



For more information, contact Dan Reilly, 406.727.0282 or Tom Frieders, 406.652-0851 both with the National Weather Service in Great Falls.

## FEMA Online Training Opportunities



Take advantage of the following convenient online training opportunities.

**How to Read a Flood Insurance Rate Map (FIRM):**

[http://www.fema.gov/plan/prevent/fhm/ot\\_firmr.shtm](http://www.fema.gov/plan/prevent/fhm/ot_firmr.shtm)

**How to Read a Flood Insurance Study (FIS):**

[http://www.fema.gov/plan/prevent/fhm/ot\\_fisr.shtm](http://www.fema.gov/plan/prevent/fhm/ot_fisr.shtm)

**Applying for LOMA/LOMR-F:**

[http://www.fema.gov/plan/prevent/fhm/ot\\_lomreq.shtm](http://www.fema.gov/plan/prevent/fhm/ot_lomreq.shtm)

## Question from a Floodplain Administrator

*Should water and sewer hookup be permitted?*

Question: The owner of an existing commercial building now wants to add sewer and water hookup. The building is in a community identified flood prone area. (Note: This community demonstrated it is possible and beneficial to identify flood prone areas in addition to those

identified by FEMA, or where FEMA has not identified areas.) Should the floodplain administrator permit the water and sewer hook up for this structure? Compare your response with that of Montana's NFIP Coordinator, Traci Sears-Tull.

Send your question for inclusion in the next newsletter or other distribution. You may remain anonymous.

## Response to a Question from a FPA

The floodplain program is a wonderful program for managing areas in the designated floodplain or flood prone areas in a community. It can be a tricky program to administer at times, this is one of those times. There are a few questions that the applicant and community should

address:

1. Is this flood prone area adopted by the community and is it specifically listed in your floodplain ordinance?
2. Was this structure issued a floodplain permit previously?
3. Why was it originally constructed without sewer and water?

4. Will your sanitarian allow sewer and water in this location?

If a flood prone area is not specifically listed in your ordinance then you should not require a floodplain permit. Floodplain permits are issued last and the application is not complete unless all other applicable permits have been

submitted, this includes septic permits. There might be some history on this property that you might have to further research to determine why it was built without sewer and water in the first place. I hope this helps clarify your concerns please let me know if you need any further assistance.

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## **AMFM Conference: Missoula, March 17-21, 2008**

Mark your calendars! The date has been set for the 9<sup>th</sup> Annual Association of Montana Floodplain Managers (AMFM) Conference. The theme is "At the Confluence of Change: Balancing Community Growth with Floodplain Management". The conference location has been set for the Doubletree Hotel in Missoula. A call for abstracts is currently being sent out to perspective presenters. The conference is meant to offer beneficial learning opportunities whether you are new to the floodplain management profession or are experienced and seeking advanced topics.

### **Some Tentative Dates for 2008 Training**

**June 3, Miles City**, Floodplain 101 and permitting

**June 4, Miles City**, CFM (Certified Floodplain Administrator) Review & Testing

**June 5, Glendive**, Floodplain 101

Date to be Determined, **Helena**, CRS (Community Rating System) Training

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